



**FHA, VA and USDA Rural Housing-Common Home Condition issues best to get cleared up as soon as possible to ensure no added appraisal costs and delays that will not allow a closing to take place**

1. Chipping and peeling paint
  - a. If home is built 1978 or older there cannot be any chipping or peeling paint. This includes siding, window sills, trim, soffits and fascia.
2. Water not on
  - a. The water must come out of all faucets
  - b. Toilets must flush
3. Electricity not on
  - a. Must be on
  - b. Appraisers will test a representative amount of outlets (small tester is \$10-\$15)
4. Negative Grade (dirt slopes towards the home rather than away)
  - a. Dirt must have a slope away from the house around foundation to avoid water intrusion
5. Vertical cracks in foundation walls
  - a. Structural inspection will be required
6. Exposed wiring
  - a. Must be repaired
7. Smoke detectors in all bedrooms and in each main area. CO detectors are becoming a required repair item as well (1 per level)
8. Broken windows
9. Missing flooring
10. All bathrooms must be operable
11. Railings on stairs
12. Power garage doors must have auto reverse working
13. Decks must be safe (no missing railings, no rotten boards, etc.)
14. Patio doors without decks must be permanently secured.
15. Wet basement
  - a. Letter from contractor will be required to state if remedied.
16. Roof with curling shingles
  - a. Will need letter from contractor stating minimum remaining life of a least three years.
17. Well and septic must meet distance requirements and most likely a certification
  - a. Any bad odors, pooling on the soil or spongy ground around the septic will require certification.
18. Scuttle must be accessible (attic area)
  - a. Appraisers are required to do a head and shoulders inspection of the attic/scuttle.
19. Any readily observable structural or safety item will be called out as it is required by FHA. This list is not the full FHA requirements of 4150.2 but the most common items.



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